

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RECEIVED**

FEB 18 2005

**OFFICE OF PETITIONS**

Applicant: HAHN-CARLSON Examiner: Greene, D.  
Serial No.: 10/729,350 Group Art Unit: 3621  
Filed: December 5, 2003 Docket No.: USBA.008PA  
Allowed: November 19, 2004 Issue Fee Paid: February 10, 2005  
Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING  
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this communication, and its attachments, are being hand-carried to and received by an authorized representative of: The Office of Petitions; Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 10, 2005.

2 Total Pages

By:

Name:

*Brandie Chaney*  
Brandie Chaney

**PETITION TO WITHDRAW PATENT APPLICATION  
FROM ISSUANCE UNDER 37 C.F.R. § 1.313(c)**

OFFICE OF PETITIONS  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No.

**40581**

Dear Representative of the Office of Petitions:

On behalf of the Assignee, U.S. Bancorp, Applicant hereby petitions the U.S. Patent and Trademark Office to withdraw the above-referenced patent application from Issuance after payment of the issue fees. Please charge Deposit Account 50-0996 \$130.00 (USBA.008PA) and all required fees under § 1.313 to enter this request.

Accompanying this Petition is a Request for Continued Examination under 37 C.F.R. 1.114; which provides for the examiner's consideration the Information Disclosure Statement and PTO Forms-1449 filed 6/18/2004; and the Supplemental Information Disclosure Statement and PTO Form-1449 filed 1/4/2005. Granting of this Petition and withdrawal of the application from issuance, for entry and proper consideration of these items, are expressly solicited for the specific reasons set forth below.

Applicant submits that there is good and sufficient reason to withdraw the above-referenced patent application from issuance. The PTO-Forms-1449 mentioned above were returned to the Applicant's representative (the undersigned) as having been considered by the

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Examiner on February 10, 2005, well after prosecution of the application on the merits was closed (Notice of Allowance dated 11/19/2004). Moreover, copies of at least one reference listed on the aforementioned PTO Forms-1449 was physically controlled by, and may have been known by (in the context of 37 C.F.R. § 1.97(d)), an individual designated in § 1.56 more than three months prior to its submission. Therefore, if the application is not withdrawn, the ensuing patent would be allowed over and in view of cited prior art that may be deemed to have been improperly submitted by the Applicant and/or belatedly considered by the Patent Examiner. In this context the Applicant requests that the citations be reviewed under a continued examination proceeding, and such review be recorded/entered prior to an allowance being issued.

A granting of this Petition to Withdraw Application from Issuance, for a continued examination proceeding, is earnestly requested. The Examiner and Office of Petitions are encouraged to contact the undersigned at 651/686-6633 x101 with any questions regarding this communication.

Respectfully submitted,

CRAWFORD MAUNU PLLC  
1270 Northland Drive, Suite 390  
St. Paul, MN 55120  
(651) 686-6633

By: 

Name: Robert J. Crawford  
Reg. No.: 32,122

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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2 Total Pages

By:   
Name: Brandie Chaney

**REQUEST FOR REFUND UNDER 37 C.F.R. § 1.26  
OF ISSUE FEES PAID 2/10/2005 UPON THE GRANTING OF  
THE PETITION FILED HERewith UNDER 37 CFR § 1.313(c)**

MAIL STOP 16  
Director of the U.S. Patent and Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No.  
**40581**

Dear Sir or Madam:

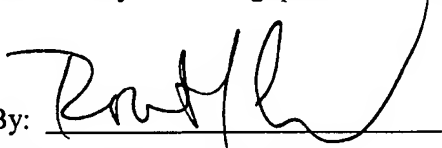
The undersigned attorney of record is respectfully requesting a refund of issues fees and the publication fee remitted in electronic form on February 10, 2005 (copy of Form PTOL-85 attached for reference purposes only).

This Refund Request is concurrently filed with a Petition to Withdraw Patent Application Serial No. 10/729,350 from Issuance under § 1.313(c) and a Request for Continued Examination under § 1.114.

Please refund the undersigned payee the amount of \$1,700.00 (Fee Code 1501/1505) to Deposit Account 50-0996 (USBA.008PA) the Issue and Publication fees remitted 2/10/2005 upon a granting of the aforementioned Petition.

Please contact the undersigned directly should there be any remaining questions or issues that can be addressed over the telephone.

CRAWFORD MAUNU PLLC  
1270 Northland Drive, Suite 390  
St. Paul, Minnesota. 55120  
651-686-6633 • fax 651-686-7111

By:   
Name: Robert J. Crawford  
Reg. No.: 32,122

## PART B - FEE(S) TRANSMITTAL

RECEIVED

FEB 18 2005

Complete and send this form, together with applicable fee(s), to: MailMail Stop ISSUE FEE  
Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

or Fax

(703) 746-4000

OFFICE OF PETITIONS

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

7590

11/19/2004

Crawford Maunu PLLC  
Suite 390  
1270 Northland Drive  
St. Paul, MN 55120

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

## Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

Rennae Johnson

(Depositor's name)

Rennae Johnson

(Signature)

(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/729,350	12/05/2003	Dean W. Hahn-Carlson	USBA.008PA	8260

TITLE OF INVENTION: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING CHARACTERISTICS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1370 \$11400	\$300	\$1670 \$1700	02/22/2005
EXAMINER	ART UNIT	CLASS-SUBCLASS			
GREENE, DANIEL L	3621	705-057000			

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent, list

- (1) the name of up to three registered patent attorneys or agents OR
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

## 3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

U.S. Bancorp

Minneapolis, MN

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

4a. The following fee(s) are enclosed:

- ☒ Issue Fee
- ☒ Publication Fee (No small entity discount permitted)
- ☒ Advance Order - # of Copies 1

4b. Payment of Fee(s):

- ☐ A check in the amount of the fee(s) is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 50-0996 (USBA 008PA) (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature

Date

Typed or printed name Robert J. Crawford

Registration No. 32,122

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.